

Information to identify the case:

Debtor 1	Constance W Hurtt	Social Security number or ITIN xxx-xx-5978
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	15-18866-CMG	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Constance W Hurtt
aka Constance W Jones-Hurtt

3/25/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Constance W Hurtt
Debtor

Case No. 15-18866-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 43

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.

db +Constance W Hurtt, 8 Chambord Court, Trenton, NJ 08619-4701
cr +Select Portfolio Servicing, Inc., RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
515505517 +Allen & Assoc, 147 Willis Avenue, Re: Revel Entertainment Group, Mineola, NY 11501-2634
515505518 +Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547
515531458 +Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
515505525 +Equiant Fin'l Svc, 5401 N Pima Rd, Ste 150, Scottsdale, AZ 85250-2630
515505528 ++FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518
(address filed with court: Flagship Resort, PO Box 78843, Phoenix, AZ 85062)
515505529 +Flagship Resort, 5401 N Pima Rd, Suite 150, Scottsdale, AZ 85250-2630
515505530 +Flagship Resort (Fanta Sea Resorts), 60 North Maine Avenue, Atlantic City, NJ 08401-5518
515505532 +MABT/Contin, PO Box 11743, Wilmington, DE 19850-1743
515505535 +MID AMERICA BANK & TRUST, PO Box 400, Dixon, MO 65459-0400
515505533 +McGovern Legal Services, Re: Society Hill @ Hamilton; DC 7292-14, PO Box 1111, New Brunswick, NJ 08903-1111
515505538 +SPS, 3815 South West Temple, Salt Lake City, UT 84115-4412
515573068 Society Hill at Hamilton II Condominium Associatio, c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
515505542 +Walter Lee & Assoc, 2801 Wehrle Drive, Suite 9, Re: JTM Capital Mngmt; Mid America, Bank & Trust, Williamsville, NY 14221-7381

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 26 2019 00:12:31 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 26 2019 00:12:27 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515518174 EDI: AIS.COM Mar 26 2019 03:48:00 American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
515514657 EDI: AIS.COM Mar 26 2019 03:48:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515505522 E-mail/Text: bankruptcy@cashcall.com Mar 26 2019 00:13:11 Cash Call, 1600 S Douglass Rd, Anaheim, CA 92806
515505521 E-mail/Text: bankruptcy@cashcall.com Mar 26 2019 00:13:11 Cash Call, 17360 Brookhurst Street, Fountain Valley, CA 92708
515505523 E-mail/Text: bankruptcy@cashcall.com Mar 26 2019 00:13:11 Cash Call, PO Box 66007, Anaheim, CA 92816
515564086 +E-mail/Text: bncmail@-legal.com Mar 26 2019 00:12:44 CASHCALL, INC., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132
515505520 +EDI: CAPITALONE.COM Mar 26 2019 03:48:00 Capital One, 1680 Capital One Drive, Mc Lean, VA 22102-3407
515505519 +EDI: CAPITALONE.COM Mar 26 2019 03:48:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
515630468 EDI: CAPITALONE.COM Mar 26 2019 03:48:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
515628579 +E-mail/Text: bankruptcy@cavps.com Mar 26 2019 00:12:49 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515505524 +EDI: CHASE.COM Mar 26 2019 03:48:00 Chase Bank USA, 800 Brooksedge Blvd, Westerville, OH 43081-2822
516734642 E-mail/Text: jennifer.chacon@spservicing.com Mar 26 2019 00:13:25 Deutsche Bank National Trust Company, as Trustee, for Soundview Home Loan Trust 2005-4 Ass, C/O Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
515505526 +EDI: BLUESTEM Mar 26 2019 03:48:00 Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
515505527 +EDI: AMINFOFP.COM Mar 26 2019 03:48:00 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
515505531 EDI: IRS.COM Mar 26 2019 03:48:00 IRS Insolvency Function, PO Box 724, Springfield, NJ 07081
515701357 EDI: MERRICKBANK.COM Mar 26 2019 03:48:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
515505534 EDI: MERRICKBANK.COM Mar 26 2019 03:48:00 Merrick Bank, PO Box 5721, Hicksville, NY 11802
515505536 +EDI: MID8.COM Mar 26 2019 03:48:00 Midland Credit Mngmt, Re: Web Bank (Fingerhut), 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
515728653 +EDI: JEFFERSONCAP.COM Mar 26 2019 03:48:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
515505537 +E-mail/PDF: RACBANKRUPTCY@BANDT.COM Mar 26 2019 00:15:34 Regional Acceptance, 5425 Robin Hood Drive, Suite 101, Norfolk, VA 23513-2451
515528975 +E-mail/PDF: RACBANKRUPTCY@BANDT.COM Mar 26 2019 00:15:34 Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
515505539 +EDI: CBS7AVE Mar 26 2019 03:48:00 Swiss Colony (Ashro), 1112 7th Avenue, Monroe, WI 53566-1364

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 43

Date Rcvd: Mar 25, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

515517691 EDI: RMSC.COM Mar 26 2019 03:48:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515505540 EDI: TDBANKNORTH.COM Mar 26 2019 03:48:00 TD Bank, 9000 Atrium Way, Bldg 1,
Mount Laurel, NJ 08054
515606697 EDI: TDBANKNORTH.COM Mar 26 2019 03:48:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
515505541 +EDI: URSI.COM Mar 26 2019 03:48:00 United Recovery Systems, Re: Chase, PO Box 722929,
Houston, TX 77272-2929

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Society Hill at Hamilton II Condominium Association, c/o McGovern Legal Services, LLC,
PO Box 1111, New Brunswick, NJ 08903-1111
515555276* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John Zimnis on behalf of Debtor Constance W Hurtt njbankruptcylaw@aol.com.
Keri P. Ebeck on behalf of Creditor Regional Acceptance Corporation kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Marlena Miller on behalf of Creditor Society Hill at Hamilton II Condominium Association, Inc. collections@theassociationlawyers.com
Patrick O. Lacsina on behalf of Creditor Select Portfolio Servicing, Inc. , PATRICK.LACSINA@GMAIL.COM
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 rsolarz@kmllawgroup.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 DMcDonough@flwlaw.com
Sean M. O'Brien on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Soundview Home Loan Trust 2005-4, Asset-Backed Certificates, Series 2005-4 DMcDonough@flwlaw.com
TOTAL: 12